



Connecticut's Legislative Commission on Aging
A nonpartisan research and public policy office of the Connecticut General Assembly

Testimony of
Julia Evans Starr, Executive Director
Commission on Aging

before the Program Review and Investigations Committee
March 4, 2014

In Support of:

HB 5375 An Act Implementing the Recommendation of the Legislative Program Review and Investigations Committee on the Reemployment of Older Workers Concerning the Technical High School System

HB 5376 An Act Implementing the Recommendations of the Legislative Program Review and Investigations Committee on the Reemployment of Older Workers as They Relate to the Board of Regents for Higher Education

HB 5377 An Act Implementing the Recommendations of the Legislative Program Review and Investigations Committee on the Reemployment of Older Workers as they Relate to the Department of Labor

HB 5382 An Act Implementing the Recommendations of the Legislative Program Review and Investigations Committee on the Reemployment of Older Workers as they Relate to the Job Advertisements

Good morning Senator Kissel, Representative Mushinsky and esteemed members of the Legislative Program Review and Investigations Committee. My name is Julia Evans Starr and I'm the Executive Director of the Legislative Commission on Aging. On behalf of the Commission, I thank you for this opportunity to comment several of the bills raised by this committee regarding the reemployment of older workers.

As you know, the Legislative Commission on Aging is the non-partisan, public policy office of the Connecticut General Assembly devoted to preparing our state for a significantly changed demographic and enhancing the lives of the present and future generations of older adults. For twenty years, the Commission has served as an effective leader in statewide efforts to promote choice, wellbeing and economic security for Connecticut's older adults and persons with disabilities.

We, at CT's Legislative Commission on Aging, would like to take this opportunity to share that we hold the work of this committee and its staff in high regard. We regularly refer to a range of studies performed by this Committee. Not unlike the Program Review staff, CT's Legislative Commission on Aging is devoted to assisting policymakers in finding solutions - based on research - to enhance the quality of life of its residents while creating greater efficiencies in state government. (We also make good neighbors to each other as we're both located on the 5th floor of the state capitol.)

The Program Review and Investigations Report states that while older workers are least likely to become unemployed however if they do become unemployed they are most likely to remain unemployed for a long period of time. At the same time, older adults desire and need to stay in the workforce is imperative to their long-term economic security. National trends show that workers expect to work longer before retirement than they have in the past.

CT's Legislative Commission on Aging with its partners, Wider Opportunities for Women and the Permanent Commission on the Status of Women started work in 2009 on the Elder Economic Security Initiative. As part of the initiative, we published the Connecticut's Elder Economic Security Index and Policy Brief. According to the Elder Economic Security data, a **significant number of Connecticut's older residents, including more than 45% of older women, rely almost exclusively on Social Security** for their retirement income. Unfortunately, Social Security pays an average of \$12,600 annually, far short of what is required to meet basic needs. *In fact, the Elder Economic Security Index, demonstrates that those single older adults living on Social Security face an annual gap of about \$7,000 to \$40,000 between income and expenses.*

CT's Legislative Commission on Aging **supports** many of the recommendations of the Program Review and Investigations report including those recommendations that have been brought forward in **HB 5375, HB 5376, HB 5377 and HB 5382.**

Additionally, a policy recommendation of the Elder Economic Security Initiative's Policy Brief is to support initiatives that **raise income potential for older workers by** encouraging employers, both public and private, to "redefine retirement." This means providing more flexibility in work options, including pro-rated benefits for part-time workers, telecommuting, and a shorter workweek.

When people hit age 65 "retirement" to many is engraved in stone. Now consider, in 1935 when social security was enacted, that the average life expectancy was age 62 or 3 years less than retirement age. Today, you can expect to live 15 years beyond that retirement age.

So, "redefining retirement" has been an initiative for the Commission and an area of study since 2006. We prepared a series of research reports about how retirement has been and will continue to be redefined, particularly as the Baby Boomers' age and

beyond. Our work and national studies show that retirement is no longer only about golf and relaxation; most retirees want to stay engaged in their communities, and many want or need to continue to work, albeit with a great deal more flexibility.

Finally, HB 5382 will eliminate the ability of employers to exclude job seekers who are unemployed in their job postings. This practice is simply unjust and should not be an acceptable practice in our state. Connecticut needs to focus on giving the long-term unemployed, many of whom are older adults, every opportunity for employment.

The Legislative Commission on Aging looks forward to working with this committee in helping to inform and work together on policy initiatives that can help to retain and support the older worker.

